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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of )  
Jammal et al. )  
Serial No. 09/646,728 ) Examiner: Nga B. Nguyen  
Filed: April 27, 2001 ) Group Art Unit: 3628  
For: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR  
ASSESSING RISK WITHIN A PREDEFINED MARKET)

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Under the provisions of 37 C.F.R. §§ 1.56, 1.97 and 1.98,  
Applicants submit herewith copies of publications that the Office  
may wish to consider in examination of the subject application.  
The publications are listed on the attached form PTO-1449.

Respectfully submitted,

Date:

5/1/03

By

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Enclosure: 35 references